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PTO/SB/21 (08-00)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/650,733
Filing Date	08/30/2000
First Named Inventor	PILATO
Group Art Unit	2161
Examiner Name	not yet assigned
Attorney Docket Number	1011-002

Total Number of Pages in This Submission 6

ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
- ☐ Fee Attached
- ☐ Amendment / Reply
- ☐ After Final
- ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/ Incomplete Application
- ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s)
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
- ☐ Request for Refund
- ☐ CD, Number of CD(s) _____

- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☒ Other Enclosure(s) (please identify below):

Certificate of Mailing
2 U.S patent references

Remarks

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FEB 10 2003
GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name

Michael N. Haynes

Signature

Date

02/04/2003

CERTIFICATE OF MAILING

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#6 02/28/03
PATENT CW

Serial No. 09/650,733

Docket No. 1011-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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FEB 10 2003

GROUP 3600

Serial No. 09/650,733
Applicant PILATO
Filed 30 August 2000
Title METHOD AND SYSTEM FOR PROVIDING FINANCIAL FUNCTIONS
Art Unit 2161
Examiner not yet assigned

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 CFR § 1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom. The paragraphs marked below are applicable.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date or the date of filing a CPA, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- ☐ 2. This Information Disclosure Statement is being filed with a Request for Continued Examination (RCE). No certification or fee is required.
- ☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.
- ☐ a. I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).
- ☐ b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to

any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).

☐ c. Please debit Deposit Account No. 50-2504 in the amount of \$240.00 in payment of the fee under 37 CFR §1.17(p) to ensure consideration of the disclosed information. Two duplicate copies of this paper are attached.

☐ 4. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Applicant(s) hereby petition(s) that the Information Disclosure Statement be considered. Please debit Deposit Account No. 50-2504 in the amount of \$130.00 in payment of the petition fee under 37 CFR §1.17(i)(1) to ensure consideration of the disclosed information. Two duplicate copies of this paper are attached.

☐ a. I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).

☐ b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).

OPTIONAL INSERT PARAGRAPHS FOR INFORMATION DISCLOSURE STATEMENT
(Please delete non-applicable paragraphs).

☐ 5. Relevance of the non-English language reference(s) is discussed in the present specification.

☐ 6. The reference(s) was/were cited in a counterpart foreign application. An English language version of the foreign search report is attached for the Examiner's information.

☐ 7. A concise explanation of the relevance of the non-English language reference(s) appears in the Appendix attached hereto.

☐ 8. The Examiner's attention is directed to co-pending U.S. Patent Application No. _____, filed, which is directed to related technical subject matter. The identification of this U.S. Patent Application is not to be construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination of the present application.

☐ 9. This application is one of a series of related applications, identified in the attached Appendix, which are directed to related technical subject matter. The identification of those U.S.

Patent Applications is not to be construed as a waiver of secrecy as to those applications now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited applications and the art cited therein during the examination.


☐ 10. The reference(s) was/were cited by or submitted to the Office in parent application No. _____, filed _____, which is relied upon for an earlier filing date under 35 U.S.C. §120. Thus, copies of these references are not attached. 37 CFR §1.98(d).

☐ 11. English-language Abstracts of the non-English language references are attached hereto.

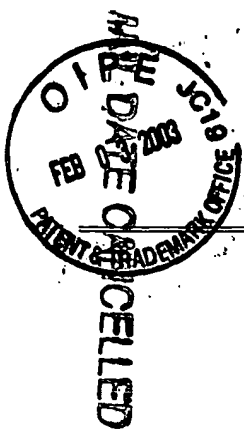
☐ 12. Other.

Respectfully submitted,

Date: 4 Feb 2003



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CERTIFICATE OF MAILING

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Transmittal (Form PTO/SB/21) (1 sheet)

Information Disclosure Statement (3 sheets)

Form PTO-1449 (1 sheet)

2 U.S. patent references

Serial No. 09/650,733

Application Filing Date: 30 August 2000

Document Submission Date: 4 February 2003

Docket: 1011-002

Inventor: PILATO

2/4/03

Date

Mary M. Martin

Name of Person Making Deposit

Mary M. Martin

Signature of Person Making Deposit